Certificate Number: 02998-OR-DE-026669740

Bankruptcy Case Number: 15-35618



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 14, 2015</u>, at <u>10:19</u> o'clock <u>AM EST</u>, <u>Matthew Carson</u> completed a course on personal financial management given <u>by internet</u> by <u>Consumer Education Services</u>, <u>Inc.</u>, <u>DBA Start Fresh Today/DBA Affordable Bankruptcy Course</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of Oregon</u>.

Date: December 14, 2015

By: /s/Paul Gillioz

Name: Paul Gillioz

Title:

Counselor